

List of all fees (“Long Form”) for Ready Pay Account

All fees	Amount	Details
Get Started		
Account setup	\$0	
Monthly usage		
Monthly fee	\$0	
Add money		
Direct Deposit	\$0	
Receiving Ready Pay P2P Transfers	\$0	
Adding funds from your bank account	\$0	
Spend money		
Card transactions	\$0	
Ready Pay P2P Transfers	\$0	
Get cash		
Transfer to your bank account	\$0	
ATM withdrawal (in-network)	\$0	You may be charged a fee by the ATM operator. “In-network” refers only to ATMs in the Visa Alliance and MoneyPass ATM networks.
ATM Withdrawal (out-of-network)	\$0	You may be charged a fee by the ATM operator, even if you do not complete a transaction. “Out-of-network” refers to all the ATMs outside of the Visa Alliance and MoneyPass ATM networks.
Information		
Customer service (automated or live agent)	\$0	
ATM balance inquiry (in-network)	\$0	You may be charged a fee by the ATM operator.
ATM balance inquiry (out-of-network)	\$0	You may be charged a fee by the ATM operator.
Using your account outside the U.S.		
International transactions	0%	Of the U.S. dollar amount of each transaction. This is our fee.
International ATM withdrawal	\$0	You may be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$0	You may be charged a fee by the ATM operator.

Your funds are eligible for FDIC insurance. Your Ready Pay Account funds will be held at Primis Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Primis Bank fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Ready Pay Customer Service by calling 1-855-923-3708, or by mail at P.O. Box 40534, Reno, NV 89504, or visit [www.readylife.com](https://www.readylife.com)

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://www.cfpb.gov/complaint).